

BANCORP RHODE ISLAND, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2896458	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,589	\$1,603	0.8%		
Loans	\$1,112	\$1,155	3.9%		
Construction & development	\$23	\$30	29.7%		
Closed-end 1-4 family residential	\$294	\$290	-1.1%		
Home equity	\$84	\$83	-1.2%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-31.1%		
Commercial & Industrial	\$203	\$197	-3.1%		
Commercial real estate	\$370	\$404	9.4%		
Unused commitments	\$218	\$241	10.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$300	\$278	-7.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$82	\$82	0.2%		
Cash & balances due	\$19	\$14	-23.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,458	\$1,463	0.4%		
Deposits	\$1,098	\$1,121	2.0%		
Total other borrowings	\$339	\$323	-4.5%		
FHLB advances	\$279	\$261	-6.3%		
Equity					
Equity capital at quarter end	\$132	\$140	6.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.5%	8.0%	--		
Tier 1 risk based capital ratio	10.6%	11.1%	--		
Total risk based capital ratio	11.8%	12.4%	--		
Return on equity ¹	4.4%	7.2%	--		
Return on assets ¹	0.4%	0.6%	--		
Net interest margin ¹	3.6%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	90.3%	113.0%	--		
Loss provision to net charge-offs (qtr)	99.9%	122.2%	--		
Net charge-offs to average loans and leases ¹	1.4%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	2.0%	1.5%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.7%	2.0%	0.4%	0.1%	--
Home equity	0.4%	0.1%	0.3%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	1.3%	1.7%	--
Commercial & Industrial	1.9%	1.9%	1.1%	0.3%	--
Commercial real estate	1.8%	1.3%	0.0%	0.2%	--
Total loans	1.6%	1.4%	0.3%	0.2%	--